

108TH CONGRESS  
1ST SESSION

# H. R. 3606

To amend the Internal Revenue Code of 1986 to eliminate the marriage penalty in the contribution rules for Roth IRAs.

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IN THE HOUSE OF REPRESENTATIVES

NOVEMBER 21, 2003

Mr. HEFLEY introduced the following bill; which was referred to the Committee on Ways and Means

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## A BILL

To amend the Internal Revenue Code of 1986 to eliminate the marriage penalty in the contribution rules for Roth IRAs.

1       *Be it enacted by the Senate and House of Representa-*  
2       *tives of the United States of America in Congress assembled,*

3       **SECTION 1. ELIMINATION OF MARRIAGE PENALTY IN CON-**  
4       **TRIBUTION RULES FOR ROTH IRAS.**

5       (a) PHASEOUT RANGE.—Clause (ii) of section  
6       408A(c)(3)(A) of the Internal Revenue Code of 1986 (re-  
7       lating to dollar limit) is amended to read as follows:

8                       “(ii) \$15,000 (\$30,000 in the case of  
9                       a joint return).”.

1 (b) PHASEOUT THRESHOLD.—Clause (ii) of section  
2 408A(c)(3)(C) of such Code is amended—

3 (1) in subclause (I)—

4 (A) by striking “\$150,000” and inserting  
5 “\$190,000”, and

6 (B) by inserting “and” at the end,

7 (2) by striking “, and” and inserting a period,

8 and

9 (3) by striking subclause (III).

10 (c) ROLLOVER FROM IRA.—Subparagraph (B) of  
11 section 408A(c)(3) of such Code is amended by striking  
12 “relates—” and all that follows and inserting “relates, the  
13 taxpayer’s adjusted gross income exceeds \$100,000  
14 (\$200,000 in the case of a joint return).”.

15 (d) EFFECTIVE DATE.—The amendments made by  
16 this section shall apply to taxable years beginning after  
17 December 31, 2003.

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